

Information to identify the case:Debtor 1 **Bradley Thomas Wilkins**Social Security number or ITIN **xxx-xx-7839**

First Name Middle Name Last Name

EIN --_-----

Debtor 2 **Judy Ann Wilkins**Social Security number or ITIN **xxx-xx-0059**

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**Case number: **16-10130-TPA****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bradley Thomas Wilkins

Judy Ann Wilkins

8/9/17**By the court:** Thomas P. Agresti
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Bradley Thomas Wilkins
Judy Ann Wilkins
DebtorsCase No. 16-10130-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: amaz
Form ID: 318Page 1 of 2
Total Noticed: 34

Date Rcvd: Aug 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2017.

db/jdb
14181101 +Bradley Thomas Wilkins, Judy Ann Wilkins, 1424 East 35th Street, Erie, PA 16504-1924
+Central Credit / Penn Credit Corporation, Attn: Bankruptcy, Po Box 988,
Harrisburg, PA 17108-0988
14181102 +Charles Herbst MD, 3317 Liberty Street, Erie, PA 16508-2558
14181103 +Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040,
Saint Louis, MO 63179-0040
14197114 +Cleveland Clinic, 9500 Euclid Avenue, Cleveland, OH 44195-0002
14181104 +Clinical Associates in Radiology, 1741 West 26th Street, Erie, PA 16508-1256
14181105 #+Congress Collection Corporation, 24901 Northwestern Highway, Suite 300,
Southfield, MI 48075-2207
14181106 +Creditech / Cbalv, Attn: Collections, Po Box 99, Bangor, PA 18013-0099
14181107 +Ditech Financial LLC, 332 Minnesota Street, PO Box 6176, Rapid City, SD 57709-6176
14181108 +Erie County Tax Claim Bureau, 140 West 6th Street, Room 110, Erie, PA 16501-1073
14181110 +Ginnys / Swiss Colony Inc, 1112 7th Avenue, Monroe, WI 53566-1364
14181111 +Hamot Medical Center, C/O Patient Accounts, 201 State Street, Erie, PA 16550-0002
14181114 +Phelan Hallinan Diamond & Jones LLP, 1617 JFK Boulevard, Suite 1400,
One Penn Center Plaza, Philadelphia, PA 19103-1814
14181117 +Saint Vincent Institute, 3530 Peach Street, LL 1, Erie, PA 16508-2768
14181118 +St Vincent Endoscopy Center LLC, 2501 West 12th Street, Suite 8, Erie, PA 16505-4527
14181119 +St Vincent Erie Federal Credit Union, 2314 Sassafras Street, Suite 100,
Erie, PA 16502-2718
14225075 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
14181122 +US Department of Education, Great Lakes Educational Loans, 2401 International Lane,
Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +E-mail/Text: jmelaragno@iq7technology.com Aug 10 2017 01:11:46 John C. Melaragno, Trustee,
502 West 7th Street., Erie, PA 16502-1333
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2017 01:10:29 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
14181098 +EDI: GMACFS.COM Aug 10 2017 01:03:00 Asfs, Po Box 380901, Bloomington, MN 55438-0901
14181099 +EDI: CAPITALONE.COM Aug 10 2017 01:04:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
14181100 +E-mail/Text: matthartweg@cbjcredit.com Aug 10 2017 01:11:36 Cbj Credit Recovery,
Po Box 1132, Jamestown, NY 14702-1132
14261185 E-mail/Text: bankruptcy.bnc@ditech.com Aug 10 2017 01:10:01 CitiFinancial Servicing LLC,
c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
14181109 +E-mail/Text: kthomas@eriefcu.org Aug 10 2017 01:10:06 Erie Federal Credit Union,
1109 East 38th Street, Erie, PA 16504-1845
14181112 +EDI: HFC.COM Aug 10 2017 01:04:00 HSBC Bank, Attn: Bankruptcy, PO Box 5213,
Carol Stream, IL 60197-5213
14181113 +EDI: AGFINANCE.COM Aug 10 2017 01:03:00 Onemain Financial, 6801 Colwell Boulevard,
Ntsb-2320, Irving, TX 75039-3198
14260022 EDI: PRA.COM Aug 10 2017 01:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
14181115 +EDI: PRA.COM Aug 10 2017 01:03:00 Portfolio Recovery & Associates, Attn: Bankruptcy,
Po Box 41067, Norfolk, VA 23541-1067
14220767 EDI: Q3G.COM Aug 10 2017 01:04:00 Quantum3 Group LLC as agent for, CF Medical LLC,
PO Box 788, Kirkland, WA 98083-0788
14220768 EDI: Q3G.COM Aug 10 2017 01:04:00 Quantum3 Group LLC as agent for, CP Medical LLC,
PO Box 788, Kirkland, WA 98083-0788
14181116 +E-mail/Text: bk@revenuegroup.com Aug 10 2017 01:11:29 Revenue Group, Po Box 221278,
Beachwood, OH 44122-0996
14181120 +EDI: RMSC.COM Aug 10 2017 01:04:00 Synchrony Bank / Lowes, Attn: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
14181121 +EDI: RMSC.COM Aug 10 2017 01:04:00 Synchrony Bank / QVC, Attn: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ditech Financial LLC
cr Ditech Financial LLC et al

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0315-1

User: amaz
Form ID: 318

Page 2 of 2
Total Noticed: 34

Date Rcvd: Aug 09, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2017 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Judy Ann Wilkins dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Bradley Thomas Wilkins dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Jeremy J. Kobeski on behalf of Creditor Ditech Financial LLC et al pawb@fedphe.com
John C. Melaragno, Trustee johnm@mplegal.com,
jmelaragno@IQ7technology.com; katie@mplegal.com; kbernsley@hotmail.com; john.mello21@gmail.com
Joshua I. Goldman on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 7